

Alan and Mary Melanson v. Patrons Oxford Insurance Company

Held October 11, 2017– Docket No. INS-17-2068

Decision Issued: November 13, 2017

The named insured requested a hearing to contest the nonrenewal of their homeowners policy for an exposure on their premises that increased the risk of loss. The company did not establish the alleged increase in risk.

Held: For the insured. 24-A M.R.S. § 3051 allows an insurer to nonrenew a homeowners policy if based upon a good faith reason related to the insurability of the property; the company did not successfully support its claim for how the cited exposure affected the insurability of the property. Accordingly, the nonrenewal action was not approved.